

**Fill in this information to identify the case:**

Debtor 1 Louis Michael Auletta aka Louis M. Auletta aka Louis Auletta

Debtor 2 Ganine Ann Auletta aka Ganine A. Auletta aka Ganine Auletta  
(Spouse, if filing)

United States Bankruptcy Court for the: Middle District of PA  
(State)

Case number 5:22-bk-01899-MJC

Form 4100R

**Response to Notice of Final Cure Payment**

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

**Part 1: Mortgage Information**

Name of creditor: CrossCountry Mortgage, LLC Court claim no. (if known):  
18

Last 4 digits of any number you use to identify the debtor's account: \*\*\*\*\*2545

Property address: 191 Kings Pond Rd  
Number Street

East Stroudsburg PA 18301  
City State ZIP Code

**Part 2: Prepetition Default Payments**

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ \_\_\_\_\_

**Part 3: Postpetition Mortgage Payment**

Check one:

- ☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: MM / DD / YYYY

- ☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ 3,737.16
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ \_\_\_\_\_
- c. **Total.** Add lines a and b. (c) \$ 3,737.16

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

06 / 01 / 2025  
MM / DD / YYYY

Debtor 1

Louis Michael Auletta aka Louis M. Auletta aka Louis Auletta

First Name Middle Name Last Name

Case number (if known) 5:22-bk-01899-MJC

**Part 4: Itemized Payment History**

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

**Part 5: Sign Here**

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

x   
Signature

Date 07 / 11 / 2025

Print

Shawn Miller

First Name Middle Name Last Name

Title Agent for Creditor

Company

Aldridge Pite, LLP

If different from the notice address listed on the proof of claim to which this response applies:

Address

Six Piedmont Center 3525 Piedmont Road, N.E. Suite 700

Number Street

Atlanta

City

GA 30305

State ZIP Code

Contact phone (404) 994 - 7600

Email shawnmiller@aldridgepite.com

**Certificate of Service**

I hereby certify that a copy of the foregoing Response to Notice of Final Cure Payment was served on the parties listed below by postage prepaid U.S. Mail, First Class or served electronically through the Court's ECF System at the e-mail address registered with the Court on

Date: July 11, 2025

Chapter 13 Trustee:	Jack N Zaharopoulos
Trustee Address:	Standing Chapter 13 (Trustee) 8125 Adams Drive, Suite A Hummelstown, PA 17036
Trustee Email:	info@pamd13trustee.com
Debtor's Counsel 1 Name:	Robert J Kidwell, III
Debtor's Counsel Address:	Newman Williams 712 Monroe Street Stroudsburg, PA 18360
Debtor's Counsel Email:	rkidwell@newmanwilliams.com
Debtor's Counsel 2 Name:	Vincent Rubino
Debtor's Counsel Address:	Newman Williams Mishkin Corveleyne at el 712 Monroe Street Stroudsburg, PA 18360 -0511
Debtor's Counsel Email:	VRubino@newmanwilliams.com
Debtor 1 Name:	Louis Michael Auletti
Debtor 2 Name:	Ganine Ann Auletti
Debtor's Mailing Address:	191 Kings Pond Road East Stroudsburg, PA 18301

/s/ Ciara M. Pumicpic

<b>Debtor</b>	Louis Michael Auletti, Ganine Ann Auletti
<b>BK filed date</b>	9/30/2022
<b>BK Case #</b>	22-01899
<b>Post Next Due</b>	<b>06/01/25</b>
<b>Suspense</b>	\$0.00

Filed POC - First Post Payment		10/1/2022	\$ 1,758.44
Payment Changes	Filed Date	Effective Date	Amount
Escrow	11/14/2023	1/1/2024	\$ 1,855.93
Escrow	12/5/2024	1/1/2025	\$ 1,868.58
			\$ -
			\$ -
			\$ -
			\$ -
			\$ -
			\$ -
			\$ -

	<b>Amount Due</b>	<b>Date</b>	<b>Suspense</b>
<b>Next Due</b>			\$ -

Date Received	Amount Received		Amount Due	Post-Petition Due date	Suspense Balance
--	\$ -		\$ -		\$ -
10/31/2022	\$ 11.91		\$ 11.91	1/0/1900	\$ -
10/31/2022	\$ 1,758.44		\$ 1,758.44	10/1/2022	\$ -
11/16/2022	\$ 1,758.44		\$ -		\$ 1,758.44
11/17/2022	\$ -		\$ 1,758.44	11/1/2022	\$ -
12/23/2022	\$ 1,758.44		\$ -		\$ 1,758.44
12/27/2022	\$ -		\$ 1,758.44	12/1/2022	\$ -
1/18/2023	\$ 1,758.44		\$ -		\$ 1,758.44
1/19/2023	\$ -		\$ 1,758.44	1/1/2023	\$ -
2/7/2023	\$ 1,758.44		\$ -		\$ 1,758.44
2/8/2023	\$ -		\$ 1,758.44	2/1/2023	\$ -
3/24/2023	\$ 1,758.44		\$ -		\$ 1,758.44
3/27/2023	\$ -		\$ 1,758.44	3/1/2023	\$ -
4/4/2023	\$ 1,758.44		\$ -		\$ 1,758.44
4/5/2023	\$ -		\$ 1,758.44	4/1/2023	\$ -
5/5/2023	\$ 1,758.44		\$ -		\$ 1,758.44
5/8/2023	\$ -		\$ 1,758.44	5/1/2023	\$ -
7/5/2023	\$ 1,758.44		\$ 1,758.44	6/1/2023	\$ -
7/17/2023	\$ 1,758.44		\$ -		\$ 1,758.44
7/18/2023	\$ -		\$ 1,758.44	7/1/2023	\$ -
8/14/2023	\$ 1,758.44		\$ 1,758.44	8/1/2023	\$ -
9/19/2023	\$ 1,758.44		\$ -		\$ 1,758.44
9/20/2023	\$ -		\$ 1,758.44	9/1/2023	\$ -
10/13/2023	\$ 1,758.44		\$ -		\$ 1,758.44

10/16/2023	\$ -		\$ 1,758.44	10/1/2023	\$ -
12/12/2023	\$ 3,516.88		\$ -		\$ 3,516.88
12/13/2023	\$ -		\$ 1,758.44	11/1/2023	\$ 1,758.44
12/13/2023	\$ -		\$ 1,758.44	12/1/2023	\$ -
1/17/2024	\$ 1,758.44		\$ -		\$ 1,758.44
2/5/2024	\$ 1,900.00		\$ -		\$ 3,658.44
2/6/2024	\$ -		\$ 1,855.93	1/1/2024	\$ 1,802.51
3/11/2024	\$ 1,855.93		\$ -		\$ 3,658.44
3/12/2024	\$ -		\$ 1,855.93	2/1/2024	\$ 1,802.51
--	\$ -		\$ -		\$ 1,802.51
5/3/2024	\$ 1,909.35		\$ -		\$ 3,711.86
5/6/2024	\$ -		\$ 1,855.93	3/1/2024	\$ 1,855.93
5/6/2024	\$ -		\$ 1,855.93	4/1/2024	\$ -
5/31/2024	\$ 3,000.00		\$ -		\$ 3,000.00
6/3/2024	\$ -		\$ 1,855.93	5/1/2024	\$ 1,144.07
7/1/2024	\$ 1,865.93		\$ -		\$ 3,010.00
7/2/2024	\$ -		\$ 1,855.93	6/1/2024	\$ 1,154.07
8/5/2024	\$ 1,855.93		\$ -		\$ 3,010.00
8/6/2024	\$ -		\$ 1,855.93	7/1/2024	\$ 1,154.07
9/3/2024	\$ 1,855.93		\$ -		\$ 3,010.00
9/4/2024	\$ -		\$ 1,855.93	8/1/2024	\$ 1,154.07
10/4/2024	\$ 1,855.93		\$ -		\$ 3,010.00
10/7/2024	\$ -		\$ 1,855.93	9/1/2024	\$ 1,154.07
11/1/2024	\$ 1,855.93		\$ -		\$ 3,010.00
11/4/2024	\$ -		\$ 1,855.93	10/1/2024	\$ 1,154.07
12/3/2024	\$ 701.86		\$ -		\$ 1,855.93
12/4/2024	\$ -		\$ 1,855.93	11/1/2024	\$ -
1/13/2025	\$ 1,855.93		\$ -		\$ 1,855.93
1/13/2025	\$ 40.02		\$ -		\$ 1,895.95
1/14/2025	\$ -		\$ 1,855.93	12/1/2024	\$ 40.02
--	\$ -		\$ -		\$ 40.02
2/6/2025	\$ 1,868.58		\$ -		\$ 1,908.60
2/7/2025	\$ -		\$ 1,868.58	1/1/2025	\$ 40.02
3/3/2025	\$ 1,868.58		\$ -		\$ 1,908.60
3/4/2025	\$ -		\$ 1,868.58	2/1/2025	\$ 40.02
4/7/2025	\$ 1,900.00		\$ -		\$ 1,940.02
4/8/2025	\$ -		\$ 1,868.58	3/1/2025	\$ 71.44
--	\$ -		\$ -		\$ 71.44
5/2/2025	\$ 1,900.00		\$ -		\$ 1,971.44
5/5/2025	\$ -		\$ 1,868.58	4/1/2025	\$ 102.86
6/4/2025	\$ 1,707.70		\$ -		\$ 1,810.56
6/5/2025	\$ -		\$ 1,868.58	5/1/2025	\$ -